

**United States Bankruptcy Court
Western District of Tennessee**

In re **Nathaniel Robert Guy
Charmaine Nicole Guy**

Debtor(s)

Case No.

Chapter **13**

**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S): (H) **Nathaniel Robert Guy** S.S.# **xxx-xx-3336**
(W) **Charmaine Nicole Guy** S.S.# **xxx-xx-4768**

ADDRESS: **3596 Prescott Rd.**
Memphis, TN 38118

PLAN PAYMENT: Debtor(s) to pay \$ **620.00** (weekly, every two weeks, semi-monthly)

PAYROLL DEDUCTION: **YES** OR () DIRECT PAY

BECAUSE:

FIRST PAYMENT DATE: **April 10, 2016**

PLACE OF EMPLOYMENT: **LGSTX Distribution** Spouse's Employer: **Pacific Logistics Corp.**

ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

		MONTHLY PLAN PMT.
AUTO INSURANCE:	() Not included in Plan () Included in Plan	\$ -NONE-
CHILD SUPPORT:	Future support through Plan to _____	\$ 0.00
	Child support arrearage amount _____	\$ -NONE-
PRIORITY CREDITORS:	Internal Revenue Service	\$ 83.00

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).

Shellpoint Mortgage Servicing	Ongoing pmt. Begin June 1, 2016	\$ 760.00
	Approx. arrearage 12,280.00 Interest 0.00 %	\$ 205.00

	VALUE COLLATERAL	RATE OF INTEREST	MONTHLY PLAN PMT.
SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325{a}{5})			
-NONE-	\$ _____	% _____	\$ _____

UNSECURED CREDITORS: Percentage to be paid to be determined by Trustee;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$129,906.00**

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

Rejected Leases

-NONE-

Assumed Leases

American Car Center: 2013 Volkswagen Passat

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts.

DEBTOR'S ATTORNEY: **B. David Sweeney TN BPR # 012821**
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